

**Mercer County State Bank**  
***Branching Out to Serve Our Communities***

Locally owned and operated for over a century, Mercer County State Bank in 2016 was pleased to announce the expansion of a new branch which will be located in Hermitage. The eleventh local office is expected to be open for business this coming summer. Its location on Route 18 in front of Wal-Mart will provide easy access for customers and high visibility for new growth. The bank already has a presence in the Shenango Valley with a commercial lender and believes that moving into the Hermitage area will fill a niche with current and future customers by offering a community hometown feel.

Hundreds of local organizations were supported by the bank through sponsorships and donations. The bank was again able to contribute \$10,000 to support the Crawford and Mercer County chapters of Western PA Junior Achievement. The bank also expanded its support of the local agricultural community with its first time sponsorship of the upcoming FarmSense Classes in conjunction with Penn State Extension where class participants will receive hands-on training by creating their own custom financial statements and will receive in-person assistance from instructors. Other ongoing support to organizations and events included the Crawford County Fair, Grove City Strawberry Days, Stoneboro Fair, Cochranon Fair, Clintonville Community Days, Grove City YMCA, Cambridge Springs Fireman's Days, Sandy Lake Fun Days and the United Way in Mercer, Crawford and Venango Counties.

Financially 2016 was another solid year for the bank. Total assets ended the year at \$381 million. Loans grew to \$225 million, an increase of over 8%. In addition, our Personal Investment Department and MCSB Insurance Agency saw significant growth.

The bank has worked hard to keep its products and services up-to-date. A new Mobile Banking app was launched to give customers the convenience of banking on their mobile device along with a Card Valet app which gives customers the ability to turn their debit cards on and off. An enhanced Bill Pay service including automatic email notifications for payment reminders and transaction alerts set by the customer was also implemented this year.

MCSB looks forward to 2017 with the same mission as always, to remain a financially strong, secure, locally supportive, independent bank serving the local communities and supporting area organizations.